

Exhibit B

Fill in this information to identify the case:

Debtor 1 Keith LezamaDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the BostonDistrict of District of MassachusettsCase number 16-11473-MSH

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The Bank of New York Mellon as Trustee for CWABS, Inc. Asset-Backed Certificates, Series 2006-8

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account:

8058

Date of payment change:

Must be at least 21 days after date of this notice

03/01/2018

New total payment:

Principal, interest, and escrow, if any

\$ 3,856.71

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 818.33

New escrow payment: \$ 889.65

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Keith Lezama
First Name Middle Name Last Name

Case number (if known) 16-11473-MSH

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

/s/Joshua Ryan-Polczinski

Date 02/05/2018

Signature

Print: Joshua Ryan-Polczinski Title Attorney
First Name Middle Name Last Name

Company Harmon Law Offices, P.C.

Address 150 California Street
Number Street

Newton, MA 02458
City State ZIP Code

Contact phone (617) 558-0500 Email mabk@harmonlaw.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS (BOSTON)

IN RE:

Keith Lezama,
Debtor.

Case No. 16-11473-MSH
Chapter 13

CERTIFICATE OF SERVICE

I, Joshua Ryan-Polczinski, Esquire, state that on February 5, 2018, I electronically filed the foregoing document with the United States Bankruptcy Court for the District of Massachusetts on behalf of The Bank of New York Mellon as Trustee for CWABS, Inc. Asset-Backed Certificates, Series 2006-8 using the CM/ECF System. I served the foregoing document on the following CM/ECF participants:

Carolyn A. Bankowski, Esquire
John Fitzgerald III, Esquire
Colin Creager, Esquire
Marques C. Lipton, Esquire
Marcus Pratt, Esquire
Reneau J. Longoria, Esquire

I certify that I have mailed by first class mail, postage prepaid, the documents electronically filed with the Court on the following non CM/ECF participants:

Keith Lezama
652 Plain Street
Stoughton, MA 02072

The Bank of New York Mellon
Et al, its assignees and/or successors in interest
c/o Prober & Raphael, ALC
20750 Ventura Blvd., Suite 100
Woodland Hills, CA 91364

Respectfully submitted,

The Bank of New York Mellon as Trustee
for CWABS, Inc. Asset-Backed
Certificates, Series 2006-8 ,
By its Attorney

/s/Joshua Ryan-Polczinski
Joshua Ryan-Polczinski, Esquire
BBO# 678007
Harmon Law Offices, P.C.
PO Box 610389

Document Page 4 of 4
Newton Highlands, MA 02461
(617)558-0500
mabk@harmonlaw.com

Dated: February 5, 2018

Fill in this information to identify the case:

Debtor 1 KEITH LEZAMA

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS

Case number 16-11473

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Ditech Financial LLCCourt Claim no. (if known): 4

Last four digits of any number
You use to identify the debtor's account: 2225

Date of Payment change:
Must be at least 21 days after date 04/01/2017
Of this notice

***NOTE:** Any difference in payment amount for payments due prior to the expiration of the 21 day notice period will be waived or applied to the principal balance, as applicable.

New total payment \$3,201.15 *
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ANNUAL ESCROW ANALYSIS

Current escrow payment: \$ 489.21New escrow payment: \$ 800.65**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 KEITH LEZAMA

Case number (if known) 16-11473

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ ELLEN POTE
Signature



Date 03/05/2017

Print
Company
Address

ELLEN POTE
Ditech Financial LLC
P.O. Box 6154
Rapid City, SD 57709-6154
888-298-7785

Title Bankruptcy Representative

Contact phone

Email poc.team@ditech.com

IN THE UNITED STATES BANKRUPTCY COURT FOR THE
District of Massachusetts

IN RE: Keith Lezama

NO. 16-11473

CERTIFICATE OF SERVICE

I, Ellen Pote, do hereby certify that I have served a true and correct copy of the Notice of Mortgage Payment Change filed by Ditech Financial LLC on 3/10/2017 via ECF notification service and/or USPS mail to debtor, attorney, and trustee:

Keith Lezama
652 Plain Sreet
Stoughton, MA 02072

Colin Creager
cdc@mass-legal.com

Carolyn Bankowski-13
13trustee@ch13boston.com

DATED: This the 10TH day of March, 2017.



/s/ Ellen Pote

Ellen Pote
Bankruptcy Representative
Ditech Financial LLC
P.O. Box 6154
Rapid City, SD 57709

OFFICIAL LOCAL FORM 7

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

In re
Case No. 16-11473
Chapter 13
Debtor: Keith Lezama

DECLARATION RE: ELECTRONIC FILING

PART I - DECLARATION

I, Ellen Pote, hereby declare under penalty of perjury that all of the information contained in my singly Notice of Mortgage Payment Change, filed electronically, is true and correct. I understand that this DECLARATION is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Document. I understand that failure to file this DECLARATION may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

I further understand that, pursuant to the Massachusetts Electronic Filing Local Rule (MEFR) 7(b), all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated: 3/10/2017



(Affiant)

(Joint Affiant)

PART II - DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a copy of the Document and this DECLARATION, and I have followed all other electronic filing requirements currently established by local rule and standing order. This DECLARATION is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated: .

Signed: _____
(Attorney for Affiant - /s/used by Registered ECF Users Only)

KEITH LEZAMA
30 DAVISON ST
HYDE PARK MA 02136-2927

ESCROW ACCOUNT
DISCLOSURE STATEMENT

IF YOU FILED BANKRUPTCY, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT BUT INSTEAD
A LEGALLY REQUIRED NOTICE REGARDING YOUR ESCROWED TAXES AND INSURANCE.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY
STATEMENT OF ACTUAL ESCROW ACCOUNT ACTIVITY

ACCOUNT NUMBER: [REDACTED] March 2016 THROUGH February 2017 DATE: 12/09/16
PAST YEARS PAYMENT BREAKDOWN: Principal & Interest Payment 2400.50
Escrow Payment 489.21
TOTAL PRINCIPAL, INTEREST & ESCROW PAYMENT** 2889.71

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW				ESCROW BALANCE	
MONTH	PROJECTED	ACTUAL	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION	PROJECTED	ACTUAL
Mar 16 E		489.21			0.00			-3279.14
Apr 16 E		489.21			1519.97	CITY/TOWN/BOROU		-2789.93
May 16 E		489.21			0.00			-3820.69
Jun 16 E		489.21			2154.00	HAZARD/FIRE		-3331.48
Jul 16 E		489.21			1367.30	CITY/TOWN/BOROU		-4996.27
Aug 16 E		489.21			0.00			-5874.36
Sep 16 E		489.21			0.00			-5385.15
Oct 16 E		489.21			0.00			-4895.94
Nov 16 E		489.21			1367.30	CITY/TOWN/BOROU		-5774.03
Dec 16 E		489.21			0.00			-5284.82
Jan 17 E		489.21			0.00			-4795.61
Feb 17 E		489.21			1519.97	CITY/TOWN/BOROU		-5826.37
TOTALS	5870.52				0.00			-5337.16
					7928.54			

AN (E) INDICATES AN ESTIMATE WAS USED BECAUSE PAYMENTS AND/OR DISBURSEMENTS HAVE NOT BEEN POSTED FOR THE MONTH INDICATED. A (P) INDICATES THE PAYMENT HAS BEEN POSTED FOR THE MONTH INDICATED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE ANTICIPATED PAYMENTS FROM ESCROW AND THE ACTUAL PAYMENTS FROM ESCROW. "SB" EQUALS STARTING BALANCE. "PMT" IDENTIFIES PAYMENT ACTIVITY. "INT" INDICATES AN ESCROW INTEREST CREDIT AMOUNT. "ADV" IDENTIFIES CORPORATE ADVANCE ACTIVITY. THE INFORMATION PROVIDED DOES NOT REQUIRE ANY ACTION ON YOUR PART. IF YOU HAVE ANY QUESTIONS, PLEASE CALL OUR TOLL FREE NUMBER (800) 643-0202.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS

ACCOUNT NUMBER: [REDACTED] March 2017 THROUGH February 2018 DATE: 12/09/16

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED UPON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

-----PROJECTED ESCROW DISBURSEMENTS-----
CITY/TOWN/BOROU 5774.54
HAZARD/FIRE 2154.00
TOTAL PROJECTED ESCROW DISBURSEMENTS: 7928.54 ESCROW PAYMENT CALCULATION: 7928.54 / 12 = 660.71

MONTH	TO ESCROW	FROM ESCROW	PROJECTED PAYMENTS		ESCROW BALANCE	
			DESCRIPTION	PROJECTED	REQUIRED	
			STARTING BALANCE	-5337.16	3059.14	
Mar 17	660.71	0.00		-4676.45	3719.85	
Apr 17	660.71	1519.97	CITY/TOWN/BOROU	-5535.71	2860.59	
May 17	660.71	0.00		-4875.00	3521.30	
Jun 17	660.71	2154.00	HAZARD/FIRE	-6368.29	2028.01	
Jul 17	660.71	1367.30	CITY/TOWN/BOROU	-7074.88	1321.42	
Aug 17	660.71	0.00		-6414.17	1982.13	
Sep 17	660.71	0.00		-5753.46	2642.84	
Oct 17	660.71	1367.30	CITY/TOWN/BOROU	-6460.05	1936.25	
Nov 17	660.71	0.00		-5799.34	2596.96	
Dec 17	660.71	0.00		-5138.63	3257.67	
Jan 18	660.71	1519.97	CITY/TOWN/BOROU	-5997.89	2398.41	
Feb 18	660.71	0.00		-5337.18	3059.12	
TOTALS	7928.52	7928.54				

CUSHION SELECTED BY SERVICER: 1321.42

YOUR ENDING ESCROW BALANCE FROM THE LAST MONTH OF THE ACCOUNT HISTORY IS \$-5337.16. YOUR STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE \$3059.14. THIS MEANS YOU HAVE A DEFICIENCY OF \$-5337.16. THIS DEFICIENCY MAY BE COLLECTED FROM YOU OVER A PERIOD OF 12 MONTHS OR MORE UNLESS THE DEFICIENCY IS LESS THAN 1 MONTH'S DEPOSIT, IN WHICH CASE WE HAVE THE ADDITIONAL OPTION OF REQUESTING PAYMENT WITHIN 30 DAYS. WE WILL ASK YOU TO PAY IT OVER 60 MONTHS.

AFTER CONSIDERING THE DEFICIENCY OF \$-5337.16, YOU ALSO HAVE A REMAINING SHORTAGE OF \$-3059.14. THIS SHORTAGE MAY BE COLLECTED FROM YOU OVER A PERIOD OF 12 MONTHS OR MORE UNLESS THE SHORTAGE IS LESS THAN 1 MONTH'S DEPOSIT, IN WHICH CASE WE HAVE THE ADDITIONAL OPTION OF REQUESTING PAYMENT WITHIN 30 DAYS. WE HAVE DECIDED TO COLLECT IT OVER 60 MONTHS.

NAME: Keith Lezama

Continue of Account: [REDACTED]
For ESCROW DISCLOSURE STATEMENT

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.

NEW MONTHLY PRINCIPAL, INTEREST & ESCROW PAYMENT EFFECTIVE 03/01/2017

Principal & Interest Payment	2400.50
Escrow Payment	660.71
Shortage Payment	50.99
Deficiency Payment	88.95
Surplus Spread	0.00
TOTAL	3201.15

FOR ADJUSTABLE RATE MORTGAGES: THE TERMS OF YOUR ACCOUNT MAY RESULT IN CHANGES TO THE MONTHLY PRINCIPAL AND INTEREST PAYMENTS DURING THE YEAR.

**THIS AMOUNT DOES NOT REFLECT ANY NON-ESCROWED AMOUNTS DUE. PLEASE REFER TO YOUR MONTHLY INFORMATIONAL STATEMENT FOR THE TOTAL PAYMENT DUE.

IF YOU FILED BANKRUPTCY, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT BUT IS INSTEAD A LEGALLY REQUIRED NOTICE REGARDING YOUR ESCROWED TAXES AND INSURANCE.